

In re:
Richard Charles Bannon, II
Debtor

Case No. 24-14263-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 07, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Richard Charles Bannon, II, PO BOX 50, Bryn Mawr, PA 19010-0050

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Jul 08 2025 03:07:00	IRS, 1111 Constitution Ave NW, Washington, DC 20224
14993269	^ MEBN	Jul 08 2025 03:02:26	Wilmington Savings Fund Society, FSB, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com

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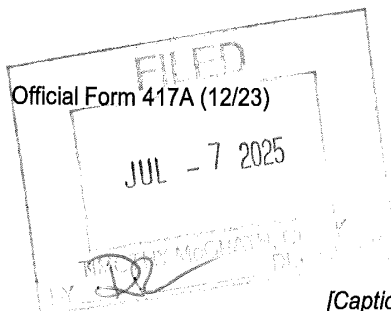
ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4



Case No. 24-14263-pmm

[Caption as in Form 416A, 416B, or 416D, as appropriate]

NOTICE OF APPEAL AND STATEMENT OF ELECTION

Part 1: Identify the appellant(s)

1. Name(s) of appellant(s): Richard C. Bannon, II
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

- ☐ Plaintiff
☐ Defendant
☐ Other (describe) _____

For appeals in a bankruptcy case and not in an adversary proceeding.

- ☒ Debtor
☐ Creditor
☐ Trustee
☐ Other (describe) _____

Part 2: Identify the subject of this appeal

1. Describe the judgment—or the appealable order or decree—from which the appeal is taken:
CASE CLOSED without Re entry of an order of discharge
2. State the date on which the judgment—or the appealable order or decree—was entered:
6/24/2025

Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment—or the appealable order or decree—from which the appeal is taken and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):


1. Party: IRS Attorney: 1111 Constitution Ave, NW
WSFS/BMT Washington, D.C. 20224
2. Party: KML Law Group Attorney: Sean Duffy
701 Market St
Suite 5000
Philadelphia PA 19106

*Case No. 24-14263-pmm***Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)**

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

☒ Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

Part 5: Sign below


 Signature of attorney for appellant(s) (or appellant(s) if not represented by an attorney)

Date: July 7, 2025

Name, address, and telephone number of attorney (or appellant(s) if not represented by an attorney):

Richard C. Bannon, II
P.O. Box 50
Byn Maw PA 19010

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

[Note to inmate filers: If you are an inmate filer in an institution and you seek the timing benefit of Fed. R. Bankr. P. 8002(c)(1), complete Director's Form 4170 (Declaration of Inmate Filing) and file that declaration along with the Notice of Appeal.]



*UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA*

In Re:

Chapter: 7

Richard Charles Bannon, II

Debtor(s)

Case No: 24-14263-pmm

ORDER

AND NOW, WHEREAS 11 U.S.C. § 727(a)(11) provides that the court shall not grant a discharge to an individual debtor who has failed to complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111, subject to certain exceptions to this requirement,

AND the Debtor(s) has/have not asserted that an exception to the requirement is applicable in this case,

AND Bankruptcy Rule 1007(c) requires that the Debtor(s) file a certificate regarding completion of a course in personal financial management,

AND notice was given to the Debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the certificate regarding completion of a course in personal financial management as required by Rule 1007(c),

AND the Debtor(s) has/have not filed the certificate regarding completion of a course in personal financial management required by Bankruptcy Rule 1007(c) by the date set forth in the court's prior notice and has/have not otherwise responded to the Notice,

AND it appearing that the trustee in the above entitled matter has filed his/her report and the trustee has performed all other duties required in the administration of the Debtor(s)' estate,

It is hereby ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is **CLOSED without the entry of an order of discharge**. See Bankruptcy Rule 4004(c)(1)(H).

6/24/25

For The Court

Patricia M. Mayer

Judge, United States Bankruptcy
Court



**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Richard Charles Bannon, II

Case No: 24-14263-pmm

Debtor(s)

NOTICE OF CHAPTER 7 CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason indicated below:

☒ The Debtor did not file certification of completion of instructional course concerning personal financial management.

☐ The Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 6/24/25

For The Court

Timothy B. McGrath
Clerk of Court



Notice of Undeliverable Mail to Debtor

June 26, 2025

From: United States Bankruptcy Court, Eastern District of Pennsylvania

Re: U.S. Courts, Bankruptcy Noticing Center - Undeliverable Notice

In re: Richard Charles Bannon, II, Case Number 24-14263, pmm

TO THE DEBTOR:

The attachment could not be mailed to the notice recipient(s) listed below because the United States Postal Service (USPS) has determined that those addresses in the case mailing list are undeliverable.

Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether an address should be updated. Consult an attorney with any legal questions you might have.

NOTE: No further notices will be mailed to the notice recipient(s) listed below, if the USPS continues to designate the address as undeliverable, until the address is updated in accordance with local court policy, which may allow for use of this form, a separate notice of change of address, and/or an amended schedule. THIS FORM CANNOT BE USED TO ADD A NEW CREDITOR NOT PREVIOUSLY LISTED ON YOUR SCHEDULES.

If this form is used by your court in place of filing a separate notice of change of address and/or an amended schedule: 1) determine the updated address and send the attachment to each recipient below; 2) type or print legibly each updated address below; 3) sign and date the form; and 4) file this form electronically via CM/ECF (for all registered users) or mail the form to:

**U.S. Bankruptcy Court
Philadelphia
900 Market Street
Suite 400
Philadelphia, PA 19107**

Undeliverable Address:

IBX

Role type/cr id: 14957367

Reason Undeliverable: INCOMPLETE ADDRESS

THE UPDATED ADDRESS IS:

Undeliverable Address:

Internal Revenue Service